

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

In re:  
KARLA M CASTRO  
Debtor(s)

Case No. 20-10650-AMC

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/31/2020.
- 2) The plan was confirmed on 10/13/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/10/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,232.20.
- 10) Amount of unsecured claims discharged without full payment: \$150,693.66.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,250.00
Less amount refunded to debtor	\$250.00

**NET RECEIPTS:**

**\$15,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,350.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,289.75
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,639.75**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HERITAGE FEDERAL CRF	Secured	NA	NA	NA	0.00	0.00
BARCLAY'S	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	4,843.89	4,843.89	339.57	0.00
CHASE BANK USA, N.A.	Unsecured	NA	4,903.86	4,903.86	343.77	0.00
CITIBANK, N.A.	Unsecured	NA	7,208.07	7,208.07	505.30	0.00
CITIBANK, N.A.	Unsecured	NA	4,156.90	4,156.90	291.41	0.00
CITY OF PHILA	Secured	NA	123.97	NA	0.00	0.00
COMENITY	Unsecured	NA	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BAI	Unsecured	NA	3,766.10	3,766.10	264.01	0.00
ECMC	Unsecured	NA	5,980.87	5,980.87	419.27	0.00
ECMC	Unsecured	NA	344.74	344.74	24.17	0.00
ECMC	Unsecured	NA	108,924.77	108,924.77	7,635.80	0.00
FEDLOAN SERVICING	Unsecured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE	Priority	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	4,290.85	4,290.85	300.79	0.00
PENNSYLVANIA HOUSING FINANCE	Secured	NA	144,901.70	144,901.70	0.00	0.00
STATE OF NEW JERSEY	Priority	NA	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOURCE	Unsecured	NA	1,018.97	1,018.97	71.43	0.00
TEMPLE	Unsecured	NA	NA	NA	0.00	0.00
TRUMARK FINANCIAL CREDIT UNION	Unsecured	NA	15,380.28	15,380.28	1,078.18	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	1,234.61	1,234.61	86.55	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$144,901.70	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$144,901.70</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$162,053.91</b>	<b>\$11,360.25</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,639.75</u>
Disbursements to Creditors	<u>\$11,360.25</u>

**TOTAL DISBURSEMENTS :** **\$15,000.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/20/2025

By: /s/ Kenneth E. West

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.